

**Information to identify the case:**

Debtor 1	<u>Jaeil Shim</u>	Social Security number or ITIN	xxx-xx-1542
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	20-13268-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jaeil Shim  
aka Jerry Shim

6/5/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Jaeil Shim  
DebtorCase No. 20-13268-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Jaeil Shim, 59 Akers Avenue, Montvale, NJ 07645-2004  
cr Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011

cr +Mercedes-Benz Financial Services USA LLC, P.O. Box 961245, Ft. Worth, TX 76161-0244  
518735121 +Bank Hapoalim B.M., 1120 Avenue of the Americas, New York, NY 10036-6700  
518735122 +Central Bergen Properties, 101 Pugliese's Way, 2nd floor, Delray Beach, FL 33444-3761  
518735124 +DCL Firm, 260 West 26th Street, Suite 7Q, New York, NY 10001-0134  
518735123 #+Dart Global Logistics, Inc., 147-39 175th Street, 2nd floor - suite 217, Jamaica, NY 11434-5463

518735126 +Fairfax Company of Virginia, LLC., 200 E. Long Lake Road, Suite 300, Bloomfield Hills, MI 48304-2324

518756513 +HCS 2016 LLC, 4735 S. Ashland Avenue, Chicago, IL 60609-4232  
518782997 +IGB Enterprises, Inc., 470 7th Avenue, Suite 302, New York, NY 10018-7255  
518735129 +Jet Blue Card, PO Box 23066, Columbus, GA 31902-3066  
518735130 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
518735131 Lachmi's Int'l LTD., Harbour Crystal Centre, 100 Granville Road, TST East, 11th floor, Kowloon, Hong Kong

518735133 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
518735135 +Mitchell & Ness, LLC., 235 S. 17th Street, Philadelphia, PA 19103-6314  
518735136 +Nike USA, Inc., C/O, AM Saccullo Legal LLC., 27 Crimson King Dr., Bear, DE 19701-2392  
518735138 +PNC, PO Box 856177, Louisville, KY 40285-6177  
518735139 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820  
518735137 +Platinum Business Loan, 1225 Franklin Avenue, #250, Garden City, NY 11530-1694  
518735141 +Skwiersky, Alpert & Bressler, LLP., 462 Seventh Avenue, 23rd Floor, New York, NY 10018-7420

518735142 +Titan Alliance Import & Export Corp., 90 Lorillard Road, Tuxedo Park, NY 10987-4015  
518735143 +Tony Piotrowski, C/O, Windels Marx, 120 Albany Street Plaza, New Brunswick, NJ 08901-2163

518735145 +WBL, 101 Hudson Street, 33rd floor, Jersey City, NJ 07302-3905  
518735147 +World Business Lenders, 101 Hudson St., 33rd fl, Jersey City, NJ 07302-3905  
518735148 +Wuhan Zhongxin Imp&Exp, C/O, Kevin Tung, Esq., 136-20 38th Street, Suite 3D, Flushing, NY 11354-4232

518735149 Yongjin Corporation, 811 Suseo Hyundai Venture Ville,, Bamgogaero 1 gil, Gangnam Gu, Seoul, Korea

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 01:54:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 01:54:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr EDI: HNDA.COM Jun 06 2020 05:43:00 American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088

518735120 +EDI: AMEREXPR.COM Jun 06 2020 05:43:00 American Express, PO Box 981537, El Paso, TX 79998-1537

518735125 EDI: DISCOVER.COM Jun 06 2020 05:43:00 Discover, PO Box 15316, Wilmington, DE 19850

518735128 +EDI: HFC.COM Jun 06 2020 05:43:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253

518735132 E-mail/Text: camanagement@mtb.com Jun 06 2020 01:54:05 M&amp;T Bank, PO Box 62014, Baltimore, MD 21264

518735134 +EDI: DAIMLER.COM Jun 06 2020 05:43:00 MB Financial Services, PO Box 685, Roanoke, TX 76262-0685

518735140 +E-mail/Text: bankruptcy@prosper.com Jun 06 2020 01:54:27 Prosper Funding, LLC., 221 Main St., Suite 300, San Francisco, CA 94105-1909

518735144 +E-mail/Text: collection@unitedmerchant.com Jun 06 2020 01:54:43

United Merchant Service, Inc., 255 Route 17 South, Hackensack, NJ 07601-1064

518735146 +EDI: WFFC.COM Jun 06 2020 05:43:00 Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518756512 Halifax of Palisades, LLC

518756514 New Legacy 900

518735127\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088

(address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19808)

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Daniel Hornickel on behalf of Plaintiff Nike USA, Inc, danielhornickel@hotmail.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Dong Sung Kim on behalf of Debtor Jaeil Shim kimchoikim@gmail.com  
John R. Morton, Jr. on behalf of Creditor Mercedes-Benz Financial Services USA LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8